determining, for each one of the elements of value, a percentage of the components of value attributable to the element of value; and

calculating a value for each one of the elements of value of the business enterprise based on the forecast component values of the business enterprise and the percentage of the component of value attributable to each element of value.

Please amend claim 2 as follows:

4442. (amended) The computer-implemented method of claim 1 wherein the composite variable for each one of the elements of value, the component values of the business enterprise and the percentages of the components attributable to each one of the elements of value are calculated for a range of time including a specified valuation date.

Please amend claim 3 as follows:

4453. (amended) The computer-implemented method of claim 1 further comprising summarizing the revenue, expense and capital component of value into a cash flow forecast and cash flow value to yield a faster, less accurate analysis.

Please amend claim 4 as follows:

4464. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable comprises combining transaction ratios and transaction data.

Please amend claim 5 as follows:

4475. (amended) The computer-implemented method of claim 1 wherein determining the percentages of the cash flow attributable to an element of value comprises using output from a neural network to determine the percentage of the cash flow attributable to the element of value.

Please amend claim 6 as follows:

6. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction ratios to create the composite variable.

Please amend claim 7 as follows:

7. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction trends to create the composite variable.

Please amend claim 8 as follows:

8. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios and transaction trends to create the composite variable.

Please amend claim 9 as follows:

9. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data to create the composite variable.

Please amend claim 10 as follows:

10. (amended)   The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction trends to create the composite variable.

Please amend claim 11 as follows:

53̶1̶1̶. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios to create the composite variable.

Please amend claim 12 as follows:

54̶1̶2̶. (amended) The computer-implemented method of claim 1 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data, transaction trends and transaction ratios to create the composite variable.

Please amend claim 13 as follows:

55̶1̶3̶. (amended) The computer-implemented method of claim 1 wherein the forecast for each component of value is obtained from a multivalent combination of forecasts.

Please amend claim 14 as follows:

56̶1̶4̶. (amended) The computer-implemented method of claim 1 wherein the forecast for each component of value is the best fit forecast obtained from a tournament of forecast methods.

Please amend claim 15 as follows:

57̶1̶5̶. (amended) The computer-implemented method of claim 1 wherein determining the value of each component of value attributable to the element of value further includes:

deriving one or more element of value weighting factors from the information each of two or more elements of value;

calculating the present value of the components of value; and

weighting the information concerning the two or more elements of value according to the element of value weighting factors, with the value equaling the sum of the product of the element of value factors and the present value of each of the components of value.

Please amend claim 16 as follows:

58 16. (amended) The computer-implemented method of claim 1 wherein determining the percentage of each component of value attributable to each element of value further comprises the use of predictive models to determine the percentage.

Please amend claim 17 as follows:

17. (amended) The computer-implemented method of claim 1 wherein determining the percentage of each component of value attributable to each element of value further comprises the use of the best fit predictive model from a tournament of predictive models to determine the percentage.

Please amend claim 18 as follows:

18. (amended) The computer-implemented method of claim 1 wherein determining the percentage of each component of value attributable to each element of value further comprises evaluating all elements of value at the same time.

Please amend claim 19 as follows:

19. (amended) The computer-implemented method of claim 1 wherein the intangible element of value is a relationship.

Please amend claim 20 as follows:

20. (amended) The computer-implemented method of claim 1 wherein the intangible element of value is a brand.

Please amend claim 21 as follows:

64 21. (amended) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 1.

Please amend claim 22 as follows:

64 22. (amended) A computer system for valuing the cash flow contribution of elements of value of a business enterprise, comprising:

means for organizing data related to the value of the business enterprise by the 3 components of value and two or more elements of value where at least one element of value is intangible,

means for calculating, for each one of the elements of value, a composite variable characterizing the performance of the element of value of the business enterprise;

means for determining, for each one of the elements of value, a percentage of the components of value attributable to the element of value; and

means for calculating a value for each one of the elements of value of the business enterprise based on the forecast component values of the business enterprise and the percentage of the component of value attributable to each element of value.

Please amend claim 23 as follows:

65 23. (amended) The system of claim 22 wherein the composite variable for each one of the elements of value, the component values of the business enterprise and the percentages of the components attributable to each one of the elements of value are calculated for a range of time including a specified valuation date.

Please amend claim 24 as follows:

_24. (amended) The system of claim 22 wherein the revenue, expense and capital components of value are summarized into a cash flow forecast and cash flow value to yield a faster, less accurate analysis.

Please amend claim 25 as follows:
25. (amended) The system of claim 22 wherein calculating the composite variable comprises combining transaction ratios and transaction data.

Please amend claim 26 as follows:
26. (amended) The system of claim 22 wherein determining the percentages of the cash flow attributable to an element of value comprises using output from a neural network to determine the percentage of the cash flow attributable to the element of value.

Please amend claim 27 as follows:
27. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction ratios to create the composite variable.

Please amend claim 28 as follows:
28. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data and one or more transaction trends to create the composite variable.

Please amend claim 29 as follows:
29. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business

enterprise comprises using one or more transaction ratios and transaction trends to create the composite variable.

Please amend claim 30 as follows:

30. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data to create the composite variable.

Please amend claim 31 as follows:

31. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction trends to create the composite variable.

Please amend claim 32 as follows:

32. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using one or more transaction ratios to create the composite variable.

Please amend claim 33 as follows:

33. (amended) The system of claim 22 wherein calculating the composite variable characterizing the performance of the element of value of the business enterprise comprises using transaction data, transaction trends and transaction ratios to create the composite variable.

Please amend claim 34 as follows:

34. (amended) The system of claim 22 wherein the forecast for each component of value is obtained from a multivalent combination of forecasts.

Please amend claim 35 as follows:

35. (amended)   The system of claim 22 wherein the forecast for each component of value is the best fit forecast obtained from a tournament of forecast methods.

Please amend claim 36 as follows:

36. (amended) The system of claim 22 wherein determining the value of each component of value attributable to the element of value further includes:

means for deriving one or more element of value weighting factors from the information each of two or more elements of value;

means for calculating the present value of the components of value; and

means for weighting the information concerning the two or more elements of value according to the element of value weighting factors, with the value equaling the sum of the product of the element of value factors and the present value of each of the components of value.

Please amend claim 37 as follows:

37. (amended) The system of claim 22 wherein determining the percentage of each component of value attributable to each element of value further comprises the use of predictive models to determine the percentage.

Please amend claim 38 as follows:

38. (amended) The system of claim 22 wherein determining the percentage of each component of value attributable to each element of value further comprises the use of the best fit predictive model from a tournament of predictive models to determine the percentage.

Please amend claim 39 as follows:

39. (amended) The system of claim 22 wherein determining the percentage of each component of value attributable to each element of value further comprises evaluating all elements of value at the same time.

Please amend claim 40 as follows:

40. (amended) The system of claim 22 wherein the intangible element of value is a relationship.

Please amend claim 41 as follows:

41. (amended) The system of claim 22 wherein the intangible element of value is a brand.

Please amend claim 42 as follows:

42. (amended) A cash flow accounting system, comprising:
means for organizing business data by component of value and element of value where at least one element of value is intangible;
means for determining the value of each element of value;
means for reporting the value of each element of value using a paper document or an electronic display.

IN THE BIBLIOGRAPHY

The Applicant respectfully requests the Examiner to enter the following amendment: delete the bibliography.